UNITED STATES DISTRICT COURT

FOR THE

WESTERN DISTRICT OF PENNSYLVANIA

UNITED STATES OF AMERICA

Plaintiff

CIVIL NO.

vs.

MELISSA A. DEUERLING

Defendants

EXHIBITS

"A"	PROMISSORY NOTE IN THE AMOUNT OF \$2,625.00 DATED 9/29/91
"B"	CERTIFICATE OF INDEBTEDNESS #1 of 3

- "C" PROMISSORY NOTE IN THE AMOUNT OF \$2,625.00 DATED 5/28/92
- "D" PROMISSORY NOTE IN THE AMOUNT OF \$2,500.00 DATED 3/10/93
- "E" CERTIFICATE OF INDEBTEDNESS #2 of 3
- "F" PROMISSORY NOTE IN THE AMOUNT OF \$4,375.00 DATED 5/11/96
- "G" CERTIFICATE OF INDEBTEDNESS #3 of 3

UNITED STUDENT, AID FUNDS, INC. ADD-2 3 1991
WITED STUDENT ATD FUNDS. INC. Application and Promissory Note for a Stafford Loan
WARNING: Any person who knowledly makes a false statement or misrepresentation on this form is subject to penalties which may include fines or imprisonment under the United States Criminal Code and 20 USC 1037. 08312 SH- N-0000000010
SECTIONU = TO ESCONDUMENT OF THE STUDENT = READ THE
Chergi, Melissa, A.
Drive's Liconso , 6845 Ridge Vue Drive , Area Codo/Telephone Number
State Number 1/A Pitts burgh, PA 15236 (412) 6.53-4256 U.S. C'Itzensh'p Status (Check bno) 12 1 Crizon 12 Elig ble Non-Clitzon Allen ID Number
References - You must provide 3 acpare's adult references with different addresses. If your London requires a cosigner, make the cosigner your first reference, (Carefully read instructions.)
Namo John Cherg, Namo Fran Wargo. Namo Laurie Weese Stroot Address 1801 Mc Corkle Rd. Stroot Address 6841 Ridge UVE Orive Stroot Address Ridge UVE Orive
City, State, Zip Library; pA 15236 City, State, Zip 1143 horary; pA 15236 City, State, Zip 1143 horary; pA 15236 City, State, Zip 1143 horary; pA 15236 Tolophone (412) 'Tolophone (412) 'Tolopho
Employer & Self - Employed . [Employer] HOUSEWIFE .: [Employer] -: House wife.
Intended Enrollmont Status (Check one) (O Major Course of Study) (O Hoquested Lean Amount) Loan Period For Mo. Yr. Mo. Yr. Mo. Yr. (his Lean. From 9-91 To 6-92
Have you ever defaulted on an education loan? (Check One) If yes, carefully read instructions, complete 13A through 13E If yos, carefully read instructions, complete 13A through 13E If no, complete 13A through 13E If no complete 13A through 1
Total unpaid batance of your most recent your most recent Stafford Loan, To Use chart most recent of your most recent Stafford Loan, Stafford Loan, To
Total unpaid balance of all your Stafford Do you have any outstanding Stafford, PLUS or SLS Leans made for Loans or any portion of your Stafford enrollment periods beginning before July 1,1993 or a Consolidation Loan
Coars Included In a Consolidation Loan, which repaid loans for enrollment periods beginning before such date?
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Promissory Note for a Stafford Loan 1. Promise To Pay. I, the undersigned Borrower, promise to pay you or your order Retain Copy D for your records
1. Promise To Pay. I, the undersigned Borrower, promise to pay you or your order when this Nove becomes due a sum cortain equal to the loan amount I have requested in Section I, Item 10 of this Application or any lesser amount which will be disclosed to me in the Notice of Loan Guarantée and Disclosure Statement or the amount advanced to me, plus interest and any other charges which may
become due as provided in Paragraph VI My signature contilies have read, understand and agree to the conditions and authorizations stated in the "Borrower Certification" printed on the reverse side and the legally required information highlighted in the Application Booklet.
X Melisa Chergi 9-29-91'
Signature of Student Borrower Date
ART INSTITUTE OF PITTSBURGH 526 PENN AVENUE Anticipated Completion Date Anticipated Completion Date The product of the production of t
PITTSBURGH. PA 15222 1 9 /30/91 6/12/92
Family Adjusted Gross Income 171 Estimated Cost of Aresidance 172 Estimated Financial Aid 173 Expected Family Contribution 171 Difference (28 minus the sum for Loan 00 00 00 00 00 00 00
Recommended Disbursement Date(s) Mo Day Yr Mo
Dear a read and understand the terms of the Assertance of
Name, City and S'a'e of Lending Institution INB NATIONAL BANK BO3634 - BO0-824-7044 Lendor Codo BO3634 - BO0-824-7044
P. O. BOX 504Z9is application has been increated anticpated Disbursement Date(s) INDIANAPOLIS POINT (WHICE BLY Crancing of Mo Day Yr. Mo Day Y
Authorized Lending Officer Type or Frint Name and Till EXHIBIT (C) For Lender Use Only

the first the continue at the first the first Additional Terms of the Promissory Note for a Stafford Loan

In this Note the Words time, and my mean the Borlober tilentilled in tiem 2 of Section To the Application and some of the Conder and any collection and some of the Lunder and any officer of the Note. Thereby also you or the Quaranter the authority to complete any incomplete bigness on the Note.

mount of the

11. Date Note Comes Due, I will repay this leant 1) in periodic installments beginning no fater than the and of my grace partied as displeased to me in the Notice of Loan Guarantee and Displeasing Statement; or 2) in this immediately if fall to entroll at and attend the soliced which certified this Application for the academic period intended, in which case I will not be officially for a grace portful During the grace period intended, in which case I will not be officially for a grace portful During the grace period. I may request that repayment may begin before my, grace portful onds.

not no nightle for a grace period. During the grace period, I may request that repayment may hopin before my grace period onds.

III. Interest. I agree to pay an amount egilyatent to simple inferest on the unpaid principal trained from the date of dishbusement until the entire principal sum and accrued interest are paid in full, However, the U.S. Secretary of Education (increments and outring principal sum and accrued interest are paid in full, However, the U.S. Secretary of Education (increments and during any will pay the Interest interest in the repayment that is and during any determent. If It is determined that I qualify to have such adventure made on my lephalt under the required little in the region of the secretary neither two any other traiters in yeal. Once life repayment status and in the little region of status deplays full be responsible for payment of all interest which accrues our this foan. The Secretary will pay the interest that accrues during any paried described under Differment in the Pomiserty Note. The Interest in a special of the region of the Pomiserty Note. The Interest in a papilicable interest rate on the most record Station Loan(s), (b) If I have in outstanding Station Loan(s), (b) If I have in outstanding Station Loan(s), (b) If I have no outstanding Station Loan(s) in the state of the most record such such interest rate on the most record such such interest rate on the most record such such interest rate on the region of the fourth year of my repayment status. The applicable interest rate on the loan interest rate on the loan interest rate on the fourth year of my repayment status. The applicable interest rate on the loan interest rate on the fourth year of my repayment status, The applicable interest rate will be obtained in the rate of the fourth year of my repayment status. The applicable interest rate will be obtained to the fourth year of my repayment status. The applicable interest rate will

V. Origination and Guarantee Foes. I will pay to you an origination foe not to exceed the percentage of the lean amount that is authorized by faderal law. You will deduct this see proportionately from each disbursement of principal of this lean I will also pay you an amount equal to the guarantee feet that you are dequired to pay to the Guarantee feet that you are dequired to pay to the Guarantee feet that you are dequired to pay to this Guarantee feet that you are dequired to pay to fail in approve for this Note II have been the Note in this Note II have been the proposed to the underlied form the Character of the proposed to the origination and guarantee feet will be disclosed to me on the Note of Loan Guarantee and Disclosure Statement.

V. Default. I will be in default and you have the tight to give me notice that the whole dust and in principal billance plus any impaid interest towe is die and payable at once if I all to make an installment payment when due, or to make their time of this Promisery Note under all installment payment when due, or to make their times of the Promisery Note under all countries where the Suaranter finds it reasonable to conclude that I no lamper intend to income the obligation to repay, provided that tills failure possists for 180 says for a coan repayable in teaching such notice to me, you will have the right, without further notice, to take the outstanding balance out of my checking and/or cayings account i have with you, it is not prohibited by law, but not out of the proceeds of any office profestly of mine which you law a right to take also account of any other agreement between you and me if default, twill be still be religious to pay interest on this loan as provided in this cast, are further and to the integration about the default, I will be incligable to receive assistance from any of the following forms in the default of the default, and the default of the integrance profess the inclination about the default of such as a form of the default of the countries of the default of the default of the default of the integrant of the inte

VI. Late Charges and Collection Costs. If any payment has not reached you within 10 days and its dua date or if I fall to provide written cyclomos which

varilles my eligibility to have the amount dotorrod as described under Defarment. Paragraph VIII, yournay, it pormitted by law, bill me for a late pherite at the maximum rate permitted, which shall not exceed also denis for each late in a late invalinment. If I fall to pay any amounts when they are due, I will pay all charges and chier collection costs helding the statutorily authorized loss of an outside atterney and court costs that are permitted by federal law and regulations for the collection of this loan, which you know the collecting this loan in ease of accounts throught the repayment status as a result of the Guaranter performing supplemental problems assistance in accordance with \$428(c)(6)(0) of the Act, I will be liable for such costs.

VII. Additional Agreements. The proceeds of this idea will be sent to the solice listed on my Application and be used but for adjustable expenses, Any notice required to be given to me will be affectly when reflect typ first class; that to the last start and the first start of the last start of the

WIII. Deferment. I am aptillul to deforments under the Act, and the fegulations, in order to to cook a deferment. I must request the deferment and provide you with all declarabilities a required to establish my eligibility. I understand that I must notify you when the condition entitled me to the deferment no longer exists. My eligibility for a deferment will be deferment by the deferment will be deferment by the information provided in the Application Bookiet or a deferment will be deferment by the information provided in the Application Bookiet or as amended by legacial law.

IX. Flepayment. I will repay the total amount due on this Premissory Note in periodic installments, with interest on the unpadroplenes from the due date of the Premissory Note until the loan is paid in full, unless the whole lean is due as described in Default, Paragraph V.

will repay this loan over a repayment paried that denorally lasts at loast 5 years but no more than 10 years. However, the following exceptions to these rules apply:

1. If, during the grace period, I request a shorter repayment period you may grant me a

- enorthy fection, ... You may require a repayment ported shorter than Bycare if this is necessary to ensure that during each year of the repayment period i or, if both my spouse, and I have stations, FLUS or SLS Program Loans cultatanding, we pay toward principal and interest at least 8000 or the unpaid balance of all such loans (plus interest), whichever it least.
- to 1959. It i nually for panthonoment of my paynients dufind any period described under the following Paragraph VIII, in the Promesory Note, or if you grain "fortiographo" thous pariods will not be included in the 5- and 10-year pariods mentioned above.

those periode will not be included in the 5- and 10-year periode mentioned atore, the particular forms and conditions of repayment that apply to this leas will be set forth in a sparale obscuriont, known as a heavyment September which you will provide to me, normally list before the repayment period begins. I further agree you may draft me a torbustance for the purpose of aligning the list payment date of this fear with other loans reflected on my persons of a confidence of the period of the property of the purpose of aligning they which posters even though I am making requiaitly solveduled payments. If a forbarrance is granted in either of these two effects of the period of the principal or accrued interest of this fear at any time. If I age, I will be aptitled to a rotate of any uncarned interest of this fear at any time. If I age, I will be aptitled to a rotate of any uncarned interest that I have pole.

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XI. Credit Bireau Notification. Internitation constitution the enturnitations. if I default on this loan, you or the Guaranier will also raport the default to one ar more credit bureau organizations.

This may algorithantly and advocably affect my ability to obtain other stadit.

BORROWER CERTIFICATION

I declare under panelly of parlury under the laws of the United States of America that the following is true and correct. The information capitalned in this application to true, complete and correct to the best of my knowledge and bellet and is nation in good cellth. I hereby authorize the echael described in Scollen II to pay to the Lender any return which may be due to me up to the capital public paying the paying the paying any school which i may be due to me up to the capital public paying the pay

Lean, a Stafford Loan, a Faderal Insured Student Loan, a PLUS/SLS Loan, an Income Donlingont Loan or a Consolidation Loan unless i have entervised indicated on this Abelia caden. I further certify that I do not own a renavingnt on a Pell Grant, Byrd Scholatellin, Supplemental Grant or State Student Incontive Grant. I authorize my Londor to laste a chack covering the proceeds of my loan, in full, or in part intended payable to the or all public and any section, joinly payable to me and the school, and another to the school.

I understand I will receive a Notice of Lean Guarantee and Disclosing Statement witch dontilles my loan amount (as determined by the Londor), the fee amounts, disbursement dates, grace period, interest rate and late charges. I understant and core if the information on the Notice of Lean Guarantee and placing Statement conflicts with the information on the Application and Promiseory Note, the information on the Notice of Lean Guarantee and Displactor Statement is controlling.

U. S. DEPARTMENT OF EDUCATION SAN FRANCISCO, CALIFORNIA

CERTIFICATE OF INDEBTEDNESS #1 OF 3

Melissa A. Deuerling aka: Melissa A. Chergi 2802 Sebolt Road Library, PA 15129-9567 Account No. XXXXX9200

I certify that U.S. Department of Education records show that the BORROWER named above is indebted to the United States in the amount stated below plus additional interest from 03/28/14.

On or about 09/29/91, the BORROWER executed promissory note(s) to secure loan(s) of \$2,625.00 from INB NATIONAL BANK; INDIANAPOLIS, IN. This loan was disbursed for \$2,625.00 on 10/31/91 through 01/06/92 at a variable rate of interest to be established annually by the Department of Education. The loan obligation was guaranteed by United Student Aid Funds, Inc., and then reinsured by the Department of Education under loan guaranty programs authorized under Title IV-B of the Higher Education Act of 1965, as amended, 20 U.S.C. 1071 et seq. (34 C.F.R. Part 682). The holder demanded payment according to the terms of the note, and credited \$0.00 to the outstanding principal owed on the loan. The BORROWER defaulted on the obligation on 10/30/99, and the holder filed a claim on the loan guarantee.

Due to this default, the guaranty agency paid a claim in the amount of \$3,662.76 to the holder. The guarantor was then reimbursed for that claim payment by the Department under its reinsurance agreement. Pursuant to 34 C.F.R. § 682.410(b)(4), once the guarantor pays on a default claim, the entire amount paid becomes due to the guarantor as principal. The guarantor attempted to collect this debt from the BORROWER. The guarantor was unable to collect the full amount due, and on 09/14/04 assigned its right and title to the loan to the Department.

Since assignment of the loan, the Department has credited a total of \$601.11 in payments from all sources, including Treasury Department offsets, if any, to the balance. After application of these payments, the BORROWER now owes the United States the following:

Principal: \$3,662.79
Interest: \$2,146.44

Total debt as of 03/28/14: \$5,809.23

Interest accrues on the principal shown here at the current rate of 3.30% and a daily rate of \$0.33 through June 30, 2014, and thereafter at such rate as the Department establishes pursuant to section 427A of the Higher Education Act of 1965, as amended, 20 U.S.C. 1077a.

Pursuant to 28 U.S.C. § 1746(2), I certify under penalty of perjury that the foregoing is true and correct.

Executed on:

Loan Analyst
Litigation Support



MAY 28 UNITED STUDENT AID FUNDS PINGS BORY	Note for a Stafford Loan
	100
WARNING: Any person who knowingly makes a false statement or misropresentation on this form is subject to panalties which may include fines or imprisonment under the United States Criminal Code and 20 USC 1097. 09880	SH- 'N-000000-01 D
\$16C(((C)))) 1C(C) COMMODSONCE: U.S. COMMODSO	PROPERTY IN INVIOLET / 1
Social Social Name of First, Middle Initial, Permanent Home Address Cherni, Melissa A.	Billioate
6:845 Ridgevile Drive.	Aroa Code/Tolophone Number
O Driver's License N/A PIttsburgh; PA 15236	(4/2) 653-4256
State Number [G] U.S. Cit'zenship Status (Check one) [12] 1 Cit'zen [2 Elig'ble Non Citizen , Allen ID Number ,	
References - You must provide 3 separate adult references with different addresses. If your Lender requires a costgner, make the costgner your first	
Name 'John Cherol Name Francis Wargo' Name L	or/ Weese
Street Address 1901 Mc Corkle Road Street Address 6941 Ridge Vile Ur. Street Address Cly, State, Zip Library, PA 15/29 Cty, State, Zip Pitts 6470, PA 15/236 City, State, Zip	20 000
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Employer Self-Employed Employer Retired Employer	Housewife No V
21025	Period For Mo, Yr, Mo Mr. Loan. From 17 92 To 3/93
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Charles Broken

પુર્લા Additional Terms of the Promissory Note for a Stafford Loan

In this Note the words!, mo, and my mean the Borrower Identified in item 201 Section 1 of the Application and any Costoner of this Note, You, your and yours meen the Lander and only cliecticider of the Note. I hereby give you of the Gustanter the authority to complete any incomplete blanks on this Note.

II. Date Note Comes Due. I will repay this loan: 1) in periodic installments beginning no later than the end of my grace partialized decided to me in the Notice of Loan Quarantee and Disclosure Statement; or 2) in full immediately if fail to enroll at and attend the school which contidat this Application for the academic period intended, in which case I will not be eligible for a grace period. During the grace period, I may request that repayment may begin before my grace period ends.

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HI. Interest. I agree to pay an amount equivalent to simple interest on the unpaid principal belance from the date of disbursement until the entire principal eura and according interest are paid in full However, the J. B. Secretary of Education (horeinatin time "Secretary"), will not the interest the Associatery of Education (horeinatin time "Secretary"), will not the interest have a secretary of Education (horeinatin time "Secretary"), will not the interest have been secretary of Education (horeinatin time "Secretary"), will not the interest have been secretary and the property of the following the interest on this loan prior to repayment made on my behalf under "Act"), in the event that the interest on this loan is payable by the Secretary politier you or any other Holder of this Note may attempt to collect this interest from mo. I may however, others to have the following the secretary will be described which is accruse on this loan. The Secretary will pay the interest that accruses to pay the interest which is accruse on this loan. The Secretary will pay the interest that accruse will be described under the formation in his Promisery Note The Interest rate will be described under the formation in his Promisery Note The Interest rate will be described under the formation in his Promisery Note The Interest rate on the control of the most recent Stational Leading. (b) if I have an outstanding Stational Loan(s) but I do have an outstanding blance on any PLUS or Supplemental Loans for Students (SLS) made for enrollment periods beginning belote July 1, 1988 or, on a Consolidation Loan which reparts are not this loan will be deep on this loan will be deep on this loan will be deep on the formation of the fourth year of my repayment status and will be consolidation. I have a publicable interest are will be deep on the fourth year of my repayment status and will be identified on the Notice of Loan Guarantee and Disclosure Statement, I may also receive readers a uppoiled on the settle will be accordance will required

IV. Origination and Quarantee Fees, I will pay to you an origination fee not to exceed the percentage of the loan amount that is authorized by federal law. You will deduct this fee proportionately from each disbureement of principal of this loan, I will also pay you an amount equal to the duranthe fee that you are required to pay to the Guaranter or this loan. I am entitled to a rotund of the origination and guarantee fee hald in respect to this Note if it pay back this Note in full within 120 days of disbursement or it I return the uncashed tour check to you, The amount of the origination and guarantee fees will be displayed to me on the Notice of Loan Guarantee and Disclacure Statement.

V. Default. I will be in default and you have this right to give me notice that the whole outstanding principal balance plug any unpaid interest I owe is due and payable at once it fall to make an installment payment when due, or to mest atter torms of the Promiseory Note under directingstones where the Guerantor flines it reasonable to conclude that in a languar interest in the promiseory when the great interest in the promiseory when the promise of the promise of the promiseory when the promise of the promise

VI. Late Charges and Collection Costs: If any payment has not reached you within 10 days after its due date or if I fall to provide written evidence which yorlies my eligibility to have the amount deferred as described under Deferrent; Paragraph Vill, you may, if permitted by law, bill me for a late charge at the maximum rate permitted which shall not exceed, six cents for each deliar of each tale installment. If 'I fall to pay any amounts when they are due, L. will, pay all charges and other collection costs including the stallulorily authorized fees of an outside afterney and court costs that are permitted by foderal law and required requirements of the collection of this lear, which you there in collection to lear in committed by foderal cases of accounts brought into repayment status as a result of the Guaranter performing supplemental preclaturs assistance in accordance with §428(o)(e)(0) of the Act, I will be fiable for such costs.

VII. Additional Agreements. The proceeds of this to an will be sent to the sent of listed on my application and be used only for education expenses. Anytholica required to be given to me while pe elective when mailed by first class mail to the latest address your lange for me. You'r failure to enjoyce or insist that comply with any term of this Note is not a large for me. You'r failure to enjoyce or insist that comply with any term of this Note is not at valver or your rights. No provisions of this Note can be walved or modified excent in writing if the Guaranter will become the event its dustantee of repay my leants) because I have defaulted, the Guaranter will become the event its Note against me. I understand that 'must right this Note event, hough I may be under 19 years of age. This Note is not enactive until it is accomised to the Note against me, I understand that 'must right this Note event, hough I may be under 19 years of age. This Note is not enactive until it is accomised to the Note against me is not enacted in my name, address or any applicable echool affoliation to repay this loan will because led to a provide the constant of the man address or any applicable echool affoliation to take a large to notify you of a change in my name, address or any applicable echool affoliation to take written the remaining and the remaining provisions of this Note is dotermized to the foan. If any provision of this Note is dotermized to my interforceable or is prohibited by law, such provision aligh by considered indicative without invalidating the remaining provisions of this Note.

VIII. Deferment. I am entitled to deferments under the Act, and its regulations in order to repelve a deferment, I must request the deferment and provide you with all decumentation required to assistation my eligibility. I understand that I must notify you when the condition my entitling may to the deferment his longer exists. My eligibility for a deforment will be determined by the intermediation provided in the Application Rocket or as amended by federal lay.

IX. Repayment. I will rapsy the total amount due on this Promissory Note in periodic installments, with interest on the unueld balance from the due date of the Promissory Note until the loan is paid in full, unless the whole loan is due as described in parault, Parauraph V.

i will spay this loan over a repayment period that generally leads at least 5 years but no mosq than 10 years. However, the following exceptions to these rules apply:

1. If, during the grace period, I request a shorter repayment period you may drant me a

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3. If I qualify for postponement of my payments during thy period described under photomorphic program of the promised protect of the promised protect of the promised protect of the promised protect of the p

XI. Credit Bureau Notifications i have read and understand the of adit guesau Notification information provided in the General information section of this Application Booklet.

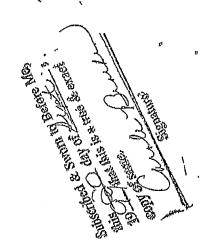
BORROWER CERTIFICATION

11.

I deblare under panalty of perjury tinder the laws of the United Sinits of America that the following is trite and correct. The information contained in this Application is true, complete and correct to the bast of my knowledge and belief and is made in upon fallity, it treaty authorize the school described in Socilon II to pay to the Landar any refund which may be due to me up to the amount of this loan. I hereby authorize any school which, may attend to rejease to the Landar authority in Stories and the Landar authority is supplied to fallowing may requested information pertinent to this team (a.g., complexity ment) and the school described in Socilon II. I understand I must immediately repay any fundar i repolve which control and authority of mention of the school described in Socilon II. I understand I must immediately repay any fundar i repolve which control to the school for the loan period covered by this Application. The total amount of feature in the landar the school for the loan period covered by this Application. The total amount of loans i receive under the student Landar Reportant, Title IV. Part B of the Higher Education Act of 1905, as amended, will not exceed the allowable maximiums. I am not now in default on a Pokine Luan

Lonn, a Slatford Loan, a Fadoral Ineured Student Loan, a PLUS S.S. Loan, an Income Contingent Loan or a Densolidation, Loan unless I have otherwise inclosed on this Appilealist Loan, and the Loan of a Densolidation, Loan unless I have otherwise inclosed on this Appilealist Continue of the Loan Care of the Loan

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WARNING: Any person who knowingly makes a false statement of misrepresentation on this form is subject to penalties which may include fines or imprisonment under the United States Criminal Code and 20 USC 1097. 09480	SH- N-000000-01 D
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Drivera Licones 1114 6845 Ridgevue Drive	Area Code/Talephone Number
Siste Number P1 15236	(4/2)653-6663
U.B. Chizenahip Status (Check one) [17] 1 Chizen 2 Eligible Non-Chizen Allen ID Number References - You must provide 3 expanse adult references with chizent addresses. If your Lander requires a coefgner, make the coefgner your first re	ference, (Carefully read Instructions)
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Street Address 6845 Ridgevue Dr. Street Address 6834 Ridgevue Dr. Street Address City, State, Zip Pittsburgh, PA 15236 City, State, Zip	Library PA 15122
Telephone (412) 653-6563 Telephone (412) 655-1651 Telephone (41) Employer Retired Housewife Employer Housewife Teacher Employer 5	2) 854= 3138 elf-employed
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526 PENN AVENUE Anicipated Completion Date Mo.	hitment Ported Covered by Loan Day Yr Mo Day 1,5103 0104102
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Authorized Lending Officer Type or Print Name and Tille Date	For Lendar Use Only
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EXHIBIT	



T DECLARE UNDET PENALTY OF
FEELURY TRAT THE FOREGOING IS
A TEUE AND CORRECT COPY OF
THE CRIGINAL PROMESSORY NOTES."

Edward F. Strack

Edward F. Strack

Salie Mae Servicing Corporation
Vice President of Salie Mae Servicing Corporation
As amthorized agent for United Student Aid Funds, Inc.
Date

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U. S. DEPARTMENT OF EDUCATION SAN FRANCISCO, CALIFORNIA

CERTIFICATE OF INDEBTEDNESS #2 OF 3

Melissa A. Deuerling aka: Melissa A. Chergi 2802 Sebolt Road Library, PA 15129-9567 Account No. XXXXX9200

I certify that U.S. Department of Education records show that the BORROWER named above is indebted to the United States in the amount stated below plus additional interest from 03/28/14.

On or about 05/28/92 and 03/10/93, the BORROWER executed promissory note(s) to secure loan(s) of \$2,625.00 & \$2,500.00 from INB NATIONAL BANK; INDIANAPOLIS, IN. This loan was disbursed for \$2,625.00 & \$2,500.00 on 07/24/92 through 09/18/92 and 03/24/93 through 06/30/93 at a variable rate of interest to be established annually by the Department of Education. The loan obligation was guaranteed by United Student Aid Funds, Inc., and then reinsured by the Department of Education under loan guaranty programs authorized under Title IV-B of the Higher Education Act of 1965, as amended, 20 U.S.C. 1071 et seq. (34 C.F.R. Part 682). The holder demanded payment according to the terms of the note, and credited \$0.00 to the outstanding principal owed on the loan. The BORROWER defaulted on the obligation on 10/30/99, and the holder filed a claim on the loan guarantee.

Due to this default, the guaranty agency paid a claim in the amount of \$6,782.99 to the holder. The guarantor was then reimbursed for that claim payment by the Department under its reinsurance agreement. Pursuant to 34 C.F.R. § 682.410(b)(4), once the guarantor pays on a default claim, the entire amount paid becomes due to the guarantor as principal. The guarantor attempted to collect this debt from the BORROWER. The guarantor was unable to collect the full amount due, and on 09/14/04 assigned its right and title to the loan to the Department.

Since assignment of the loan, the Department has credited a total of \$1,189.63 in payments from all sources, including Treasury Department offsets, if any, to the balance. After application of these payments, the BORROWER now owes the United States the following:

Principal: \$6,782.99 Interest: \$3,883.84

Total debt as of 03/28/14:

\$10,666.83

Interest accrues on the principal shown here at the current rate of 3.15% and a daily rate of \$0.59 through June 30, 2014, and thereafter at such rate as the Department establishes pursuant to section 427A of the Higher Education Act of 1965, as amended, 20 U.S.C. 1077a.

Pursuant to 28 U.S.C. § 1746(2), I certify under penalty of perjury that the foregoing is true and correct.

Executed on:

Loan Analyst Litigation Support

EXHIBIT ...

* 2 2	ry Note for	Gyarantor or Prog		199h Alic -7 A R.
Federal Stafford Loans (subs	sidizad and unsubsidizad)	AMTIES 2	IODEMI ATD	ARCOURGA SERVICES, INC
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3. Permanent Sucol Address (II P.O. Box, and Instructions.)	Melissa	The section of the se	A	
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NBD Indian apolis	15 IN 46206.	8. Lender Code, it kno 80362	LL.	9. Dato of Birth (Month/Day/Year)
10. References. You must provide two separate references with Namo 1. Roth 4 (7)	different U.S. addresses. The light related	touce eyon, q pe to bareu	torlogal quardlan (1 kving). Edw Cathi	Both references must be completed full
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Relationship to Borrower Parel	1.235 L.		In-Laws	
Loan Assistance Requested	<u> </u>	*		
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SLS loan(s) during the in-school and grape periods If to 14 If check yes, I am reguesting that the lander add the inte prior SLS loan(s) which accross during the in-school and (candal atom). If I check he in restort a purchase the	oneck no, I do not want to defer repay arest on my unsubsidized Stollord and	mant 🖎 a Yes, l	vizat a deferment	🗖 b, No, I do not want a defer
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Promissory Note			7	b. No, do not transfer funds
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"I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS A TRUE AND CORRECT COPY OF THE ORIGINAL PROMISSORY NOTES." Edward F. Strack Censul of the Corporation Vice President of Sallie Mae Servicing Corporation As authorized agent for United Student And Finds, Inc. Date IIIN 0.8 2004

U. S. DEPARTMENT OF EDUCATION SAN FRANCISCO, CALIFORNIA

CERTIFICATE OF INDEBTEDNESS #3 OF 3

Melissa A. Deuerling aka: Melissa A. Chergi 2802 Sebolt Road Library, PA 15129-9567 Account No. XXXXX9200

I certify that U.S. Department of Education records show that the BORROWER named above is indebted to the United States in the amount stated below plus additional interest from 03/28/14.

On or about 05/11/96, the BORROWER executed promissory note(s) to secure loan(s) of \$4,375.00 from NBD; Indianapolis, IN. This loan was disbursed for \$942.37 & \$2,292.00 on 08/12/96 through 08/19/96 at a variable rate of interest to be established annually by the Department of Education. The loan obligation was guaranteed by United Student Aid Funds, Inc., and then reinsured by the Department of Education under loan guaranty programs authorized under Title IV-B of the Higher Education Act of 1965, as amended, 20 U.S.C. 1071 et seq. (34 C.F.R. Part 682). The holder demanded payment according to the terms of the note, and credited \$0.00 to the outstanding principal owed on the loan. The BORROWER defaulted on the obligation on 02/15/01, and the holder filed a claim on the loan guarantee.

Due to this default, the guaranty agency paid a claim in the amount of \$4,468.94 to the holder. The guarantor was then reimbursed for that claim payment by the Department under its reinsurance agreement. Pursuant to 34 C.F.R. § 682.410(b)(4), once the guarantor pays on a default claim, the entire amount paid becomes due to the guarantor as principal. The guarantor attempted to collect this debt from the BORROWER. The guarantor was unable to collect the full amount due, and on 09/14/04 assigned its right and title to the loan to the Department.

Since assignment of the loan, the Department has credited a total of \$721.45 in payments from all sources, including Treasury Department offsets, if any, to the balance. After application of these payments, the BORROWER now owes the United States the following:

Principal: \$4,468.94 Interest: \$2,472.93 Total debt as of 03/28/14: \$6,941.87

Interest accrues on the principal shown here at the current rate of 3.15% and a daily rate of \$0.39 through June 30, 2014, and thereafter at such rate as the Department establishes pursuant to section 427A of the Higher Education Act of 1965, as amended, 20 U.S.C. 1077a.

Pursuant to 28 U.S.C. § 1746(2), I certify under penalty of perjury that the foregoing is true and correct.

Executed on:

Loan Analyst
Litigation Support

